


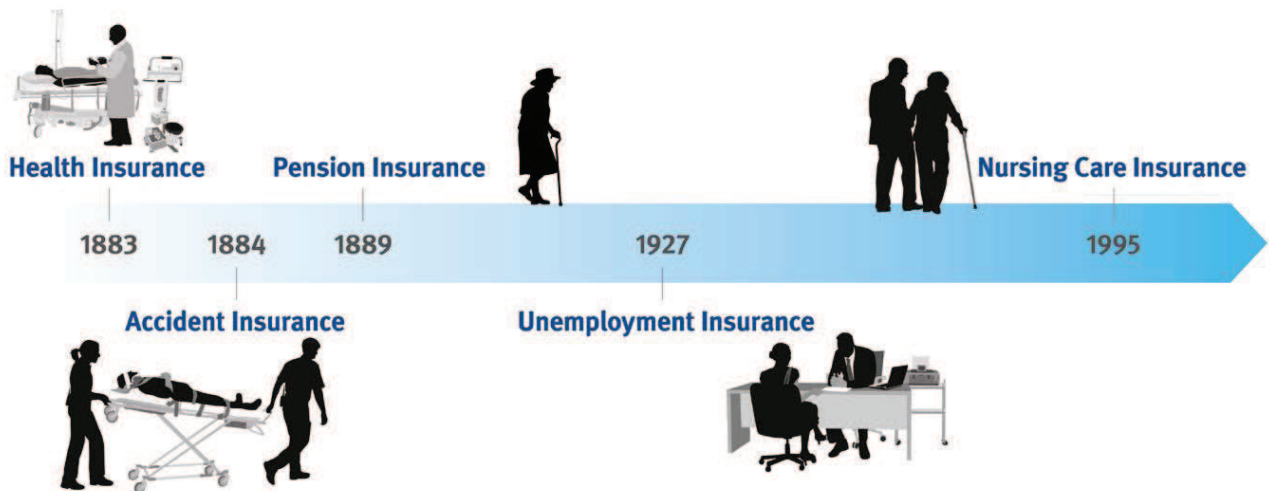
# German Social Accident Insurance



Sabine Herbst, DGUV  
Taiwan delegation, Berlin, 11 April 2017

## Role and Structure

# The different Social Security Schemes

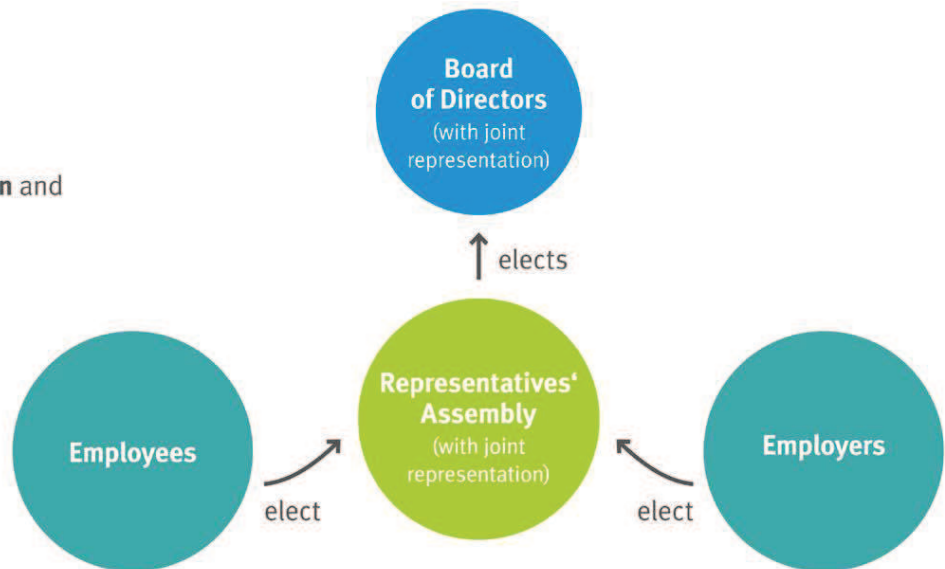


# The different Social Security Schemes



# Organizational Structure

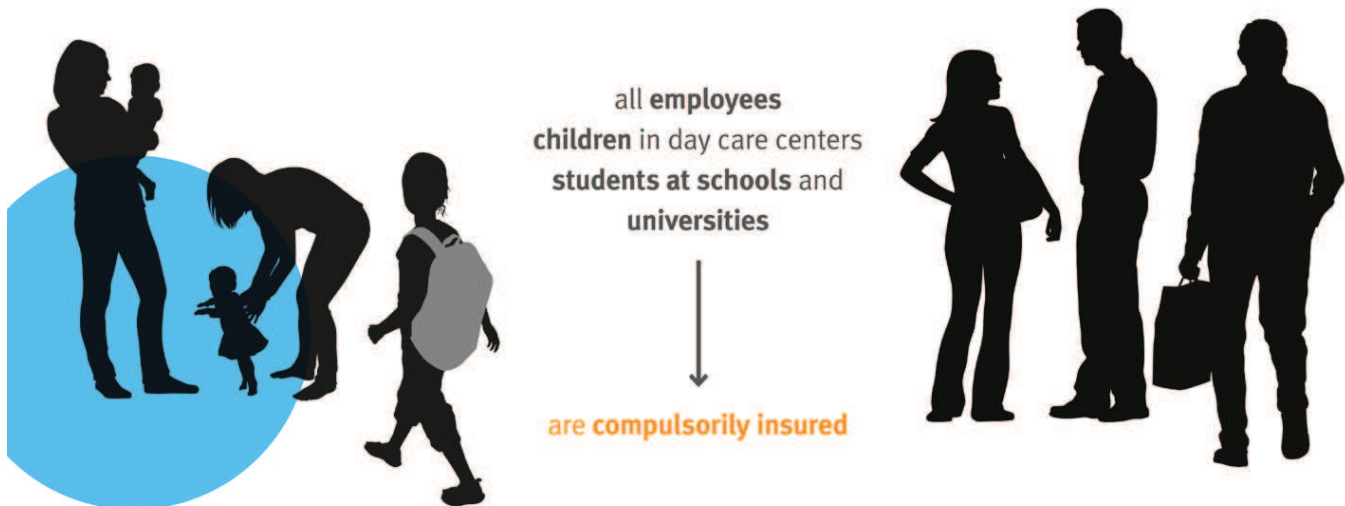
Based on two principles:  
**Autonomous administration** and  
**equal representation**



# Statutory Accident Insurance Institutions



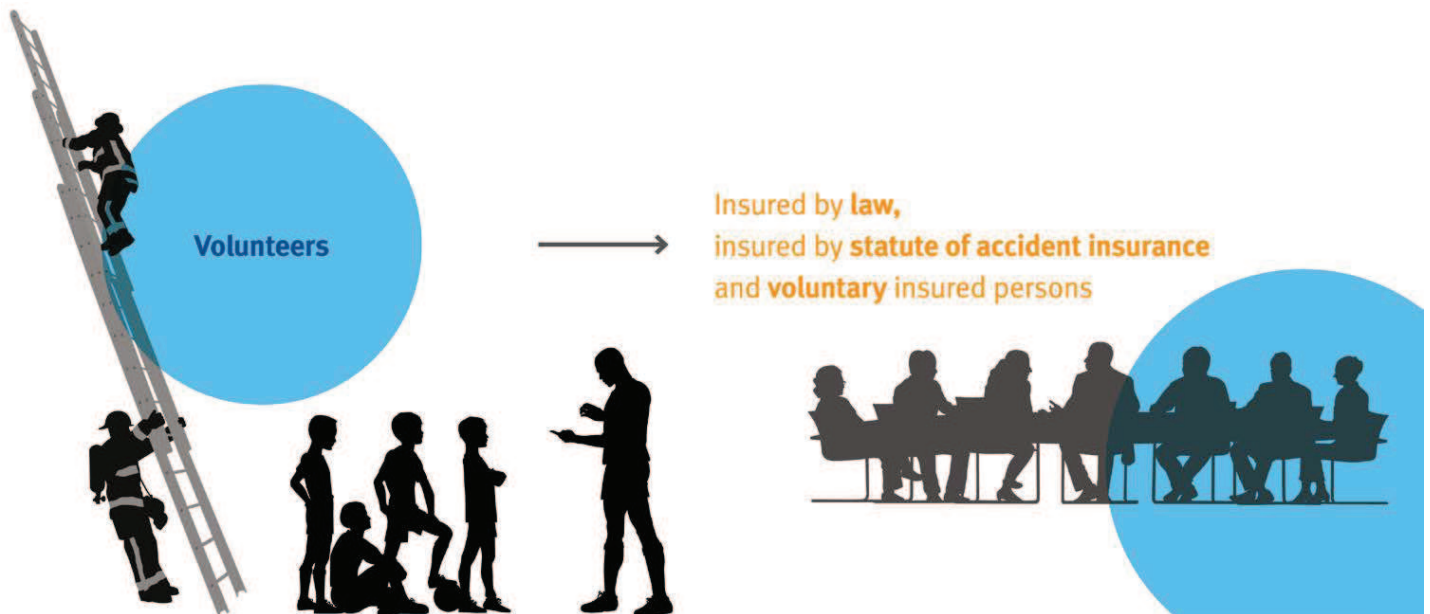
## German Social Accident Insurance Institutions cover



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## Employer's Liability



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## German Social Accident Insurance Institutions cover

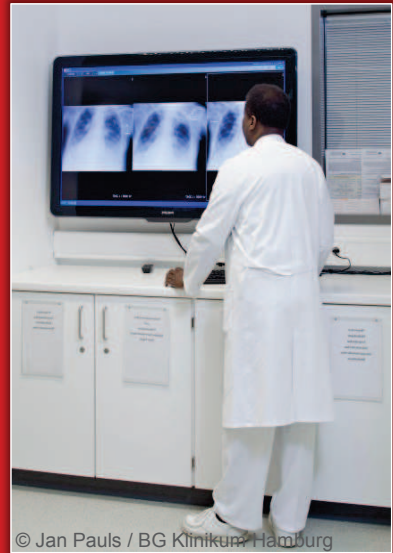
### occupational accidents



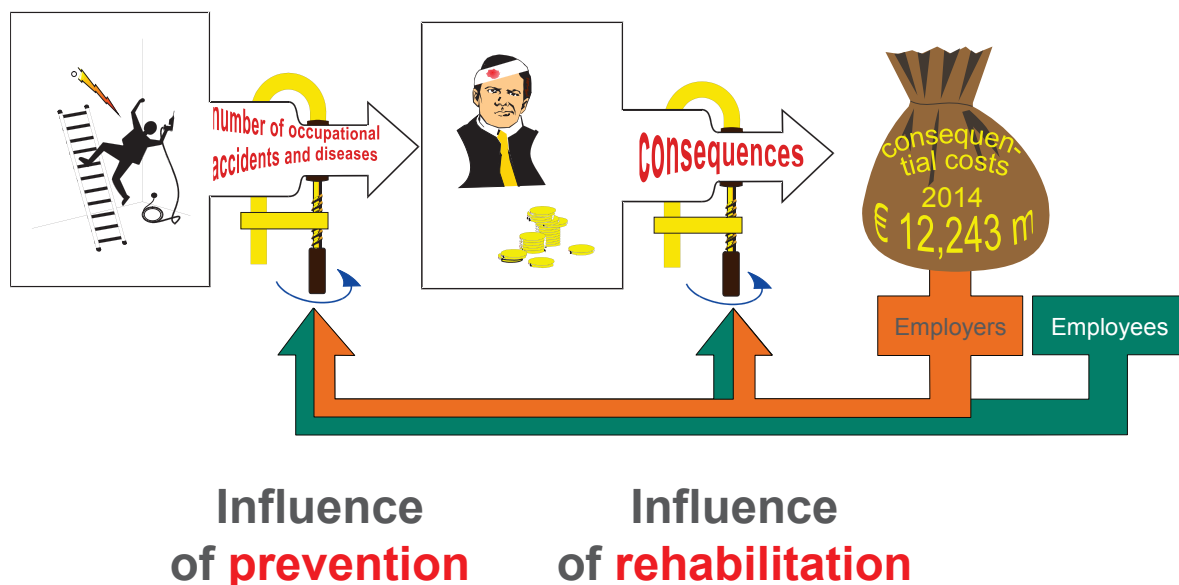
### commuting accidents



### occupational diseases

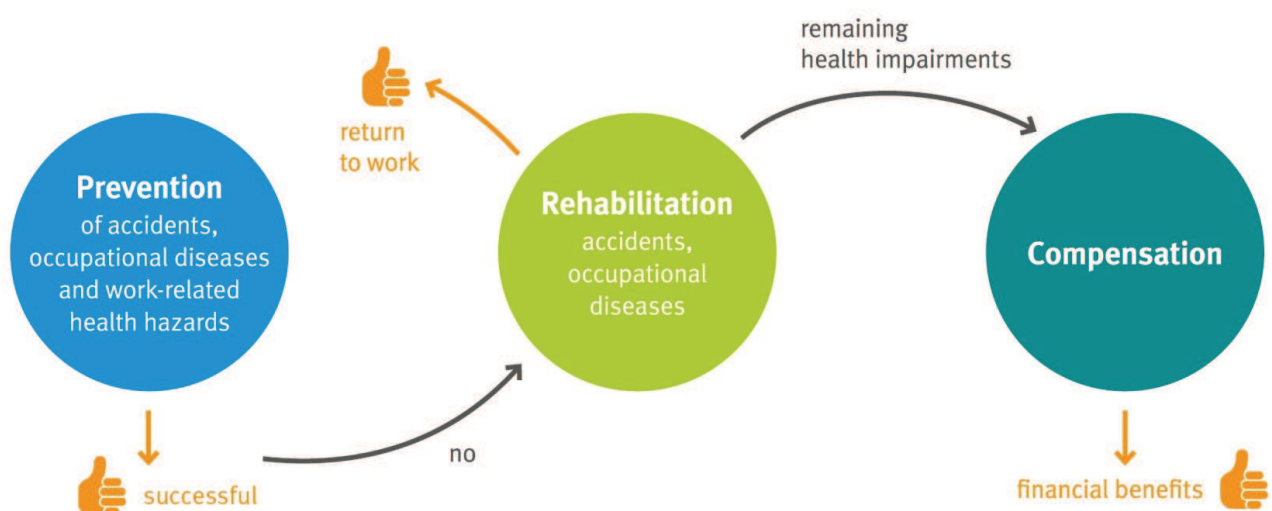


## Effects of prevention and rehabilitation

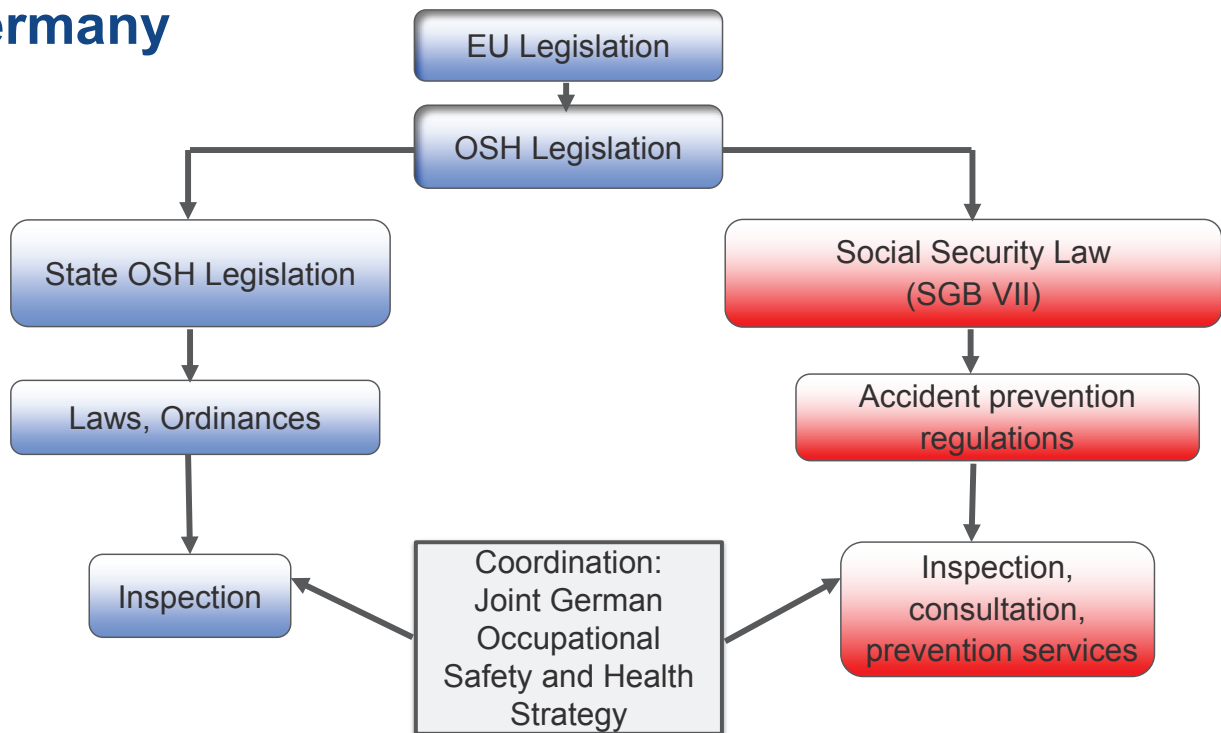


# Mandate and Responsibilities

## With “all suitable means”...



## OSH legislation and regulation in Germany



## Legal Mandate

The German Social Accident Insurance Institutions are to:

- prevent occupational accidents, occupational diseases and work-related health hazards “with all suitable means”;
- restore the health and performance of the insured “with all suitable means” after an occupational accident or an occupational disease;
- award monetary compensation to the insured or their surviving dependants.





## Rules in force

- The Health and Safety at Work Act (Arbeitsschutzgesetz) and associated ordinances
- The German occupational safety act (ASiG) (Company Doctors, Safety Engineers and Other Occupational Safety)
- Volume VII of the German Social Code – statutory accident insurance

Gemeinsame Deutsche Arbeitsschutzstrategie

## Co-operation of social accident insurance institutions' prevention services with the state labour inspection



## Joint German OSH strategy

### Targets (1st period 2008-2012)



- Reduction in the frequency and severity of **occupational accidents** (OA)
- Reduction in the frequency and severity of **musculoskeletal workloads and disorders** (MSD)
- Reduction in the frequency and severity of **skin diseases** (SKIN)

All targets shall take into account **impairing mental stress** and **promoting the systematic consideration of occupational safety and health** within enterprises.

## **Second Joint German OSH Strategy period (2013-2018)**

Three joint occupational safety and health objectives:

- the improvement in the **organisation** of company occupational safety and health [ORGA]
- a reduction in work-related health hazards and **musculoskeletal disorders** [MSE]
- the protection and strengthening of health in the case of **work-related mental load** [PSYCHE]

The work programmes directly address the issue of safety and health at company level. The programmes support employers, the management, employees as well as OSH experts in order to improve safety and health at work.

## National Prevention Strategy as part of the Preventive Health Care Act

- Improve cooperation between the social insurance carriers
- Improve coordination of effective, goal-oriented health promotion and prevention in all spheres of life
- Statutory insurance carriers for health, accidents, pension and long-term care to develop a prevention strategy and involve other stakeholders, that is:
  - agree on national framework recommendations
  - create a prevention report in a period of four years

***Implemented at two levels: federal and state***

## Responsibilities and Targets of Prevention

- To **promote safety** and health at work
- To **reduce risks** for life and health
- To **make unavoidable risks controllable**
- To **support** the employer or institution with **advice** in the field of occupational health and safety



# Key duty within OSH legislation: Risk assessments

## Seven steps of risk analysis:

- Identification of the risks at the workplace
- Identification of the persons who are exposed to these risks
- Assessment and evaluation of the degree of endangering of the identified risks according to laws, regulations and good practice guidelines
- Decision if measures are necessary and in consequence on suitable protection measures
- Ranking of the protection measures according to priority
- Execution of the assessed protection measures
- Evaluation of the efficiency of the protection measures

## Risk assessment

### Risk assessments and evaluation within the enterprise can be executed

- by external commercial services/consulters  
or
- by internal safety experts

### The employer has to pay for all OSH means and measures.

- Companies have to document the risk analysis, evaluation and measures derived.

## Important prevention services of DGUV to support the Vision Zero strategy



### Example: Inspection and consultation services

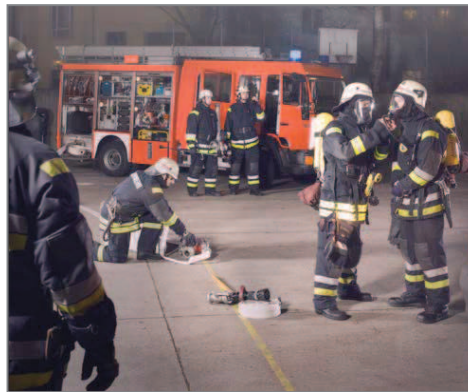
- Executed by appr. 2,200 labour inspectors of BGs and UKs (mainly engineers and natural scientists), which are authorized to make inspections within the enterprises on the basis of laws, accident prevention regulations and technical guidelines.
- Additionally supported by about 2,000 technical and scientific experts of the BGs, UKs and the DGUV (medical doctors, measurement technicians, psychologists, biologists, social and technical scientists) are supporting the surveillance and consulting activities, e.g. in executing measurements of all kinds at work places.





## Training and Research

- Education and training in own training facilities for more than 400,000 people annually
- 36 BG, UK and DGUV training centres
- Conducting applied research in OSH and occupational medicine



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## Initial and further training

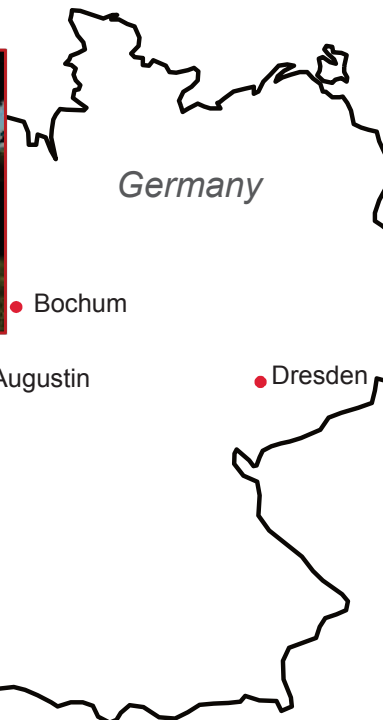
The German Social Accident Insurance Institutions provide:

- Education and training like seminars, conferences etc. for persons from various companies, sectors and target groups like
  - OSH professionals
  - Management personnel at all levels
  - Safety delegates,
  - Employers, members of works/staff
  - company doctors
  - Councils, and other persons involved in occupational safety and health
- Quality assured trainings by a quality association



## DGUV applied prevention research institutes

Research Institute for Prevention  
& Occupational Medicine - IPA



Institute Work and Health - IAG



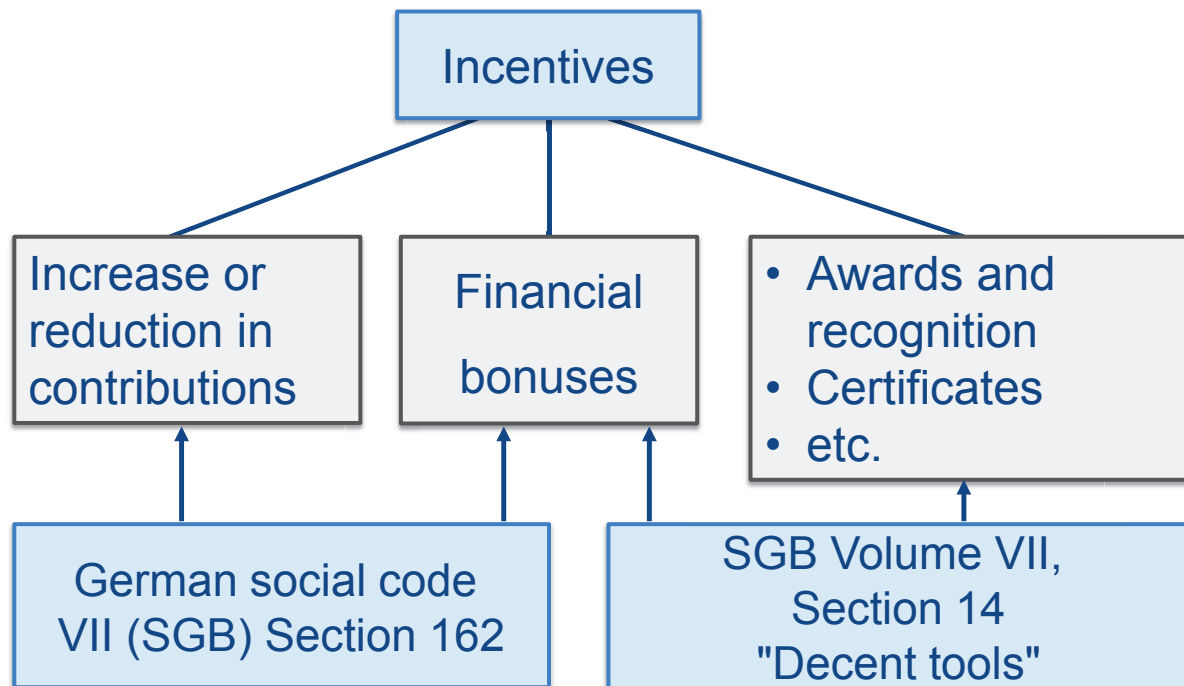
Institute for Occupational  
Safety and Health - IFA



## New Campaign: „Culture of Prevention“ 2017-2026



## Example: Incentive schemes



## The Risk Observatory aims at

- branchspecific identification of trends and related OSH risks in the near future
- identifying the most important future developments in different branches
- developing proposals for preventive measures
- facilitating synergy effects between the different accident insurance institutions

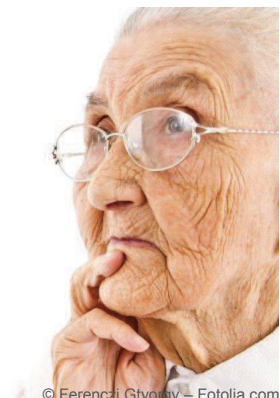
 **proactive prevention**

## Risk Observatory



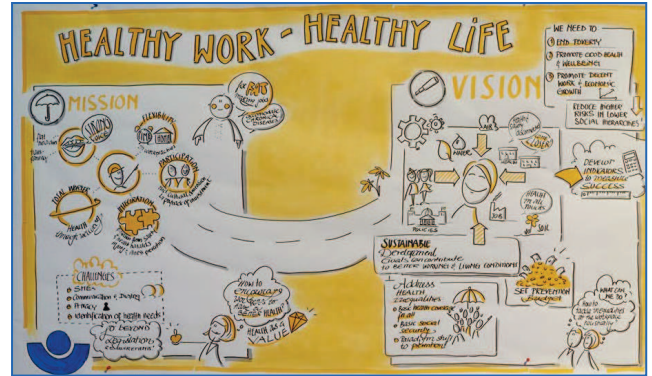
## Most important developments

1. Work intensity and longer working hours
2. Increasing networking, availability and control via IT
3. Ageing workforce





## On the way to prevention 4.0



Industry 4.0 → Work 4.0 ← Prevention 4.0

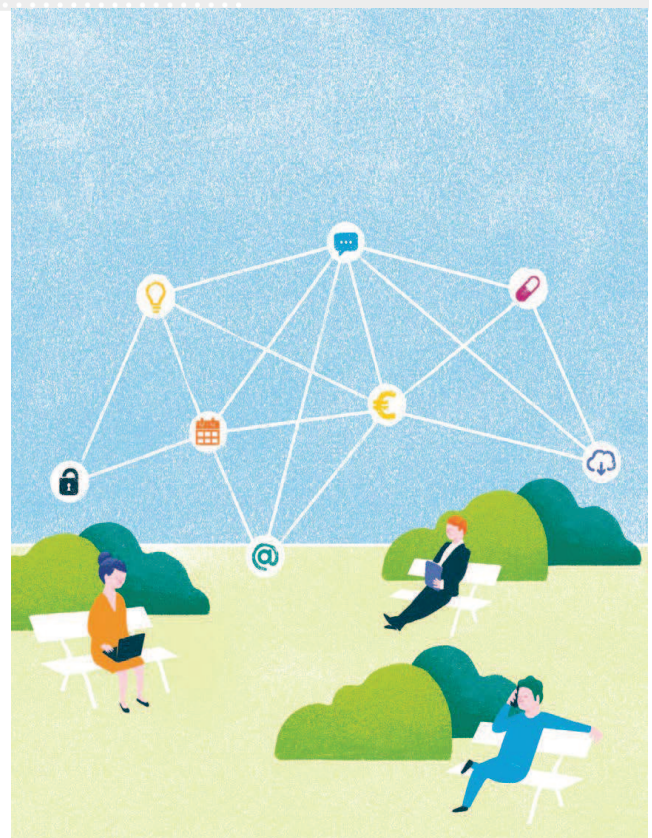
**Securing a healthy and safe future at work!**



**What does successful prevention look like in future?**

## Industry 4.0 and Work 4.0

- **New forms of work** e.g. crowdworking, portfolio working, virtual teamwork
- **New spatial and temporal flexibility**
- **New technologies** like ambient intelligence, augmented reality, self-organizing systems, virtual reality, use of light systems with biological effects
- **New demands on leadership**
- **New forms of learning and learning locations**
- **New skills and behavior**







## Challenges for prevention

### Central principles

- Appropriate OSH-organisation for mobile work
- Prevention needs to be holistic
- People centred prevention
- Improvement of health literacy of employees
- Prevention 4.0 services are mobile, flexible and networked on a worldwide basis
- Media competence / Digital literacy
- A culture of prevention is the basis of modern prevention worldwide